

REAL ESTATE



THE DAVID ORSO TEAM OF COMPASS REAL ESTATE **Page 8**

In addition to buying and selling homes, David Orso and his team serve as guides who introduce people to the area's best restaurants, service providers and outdoor activities.

DAVID ORSO

— | TEAM | —
OF COMPASS REAL ESTATE



FINANCING Page 3

Mortgage rates are at an all-time low. Take advantage.

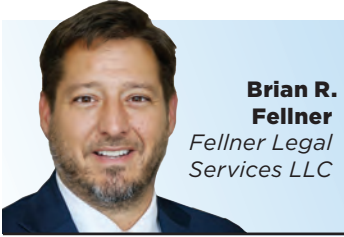
MOVING Page 11

Consider these factors when timing your next move.

THE MARKET Page 15

Anne Arundel County home prices have increased again.

Title Searches Still Matter — Even In The Internet Age



Brian R. Fellner
Fellner Legal Services LLC

Homebuyers, realtors, attorneys and other interested parties can learn a lot about real estate from a simple internet search. More information is right at our fingertips than ever

before regarding a property — sale price, “estimated” worth, school district, number of bedrooms and lots more. While this is great in many respects, it can also present the classic case of “information overload,” or simply substitute sheer volume of information for actual valuable insight. Often, a title search can provide critical insight or answer essential questions about a specific property.

“slip” for the property — it tells you who it belongs to. In order to be accessible and create an orderly system of priority, deeds and other documents relating to property are typically filed with a government office often called Land Records. The Land Records office holds all documents recorded against each piece of real property in the order they were recorded, which is important when determining the priority and effect of each document. A title search pulls all the documents having to do with your property from Land Records, along with any court

What Is A Title Search, Anyway?

Ownership of real property is typically created, transferred and proven by a document called a deed. That deed is like the “pink

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Is A New Home Possible For You?



Rick Hutchison
Loan Originator
Arundel Federal Savings Bank

The first quarter of 2020 is showing us that although housing inventory may be slight, mortgage rates are at an all-time low! If you've found your dream home and are looking into affordable financing, check out Freddie Mac's Home Possible loan product. Any banking institution that sells loans to the secondary market is more than likely offering Home Possible. You don't have to be a first-time homebuyer.

To determine if this is a viable loan product for you, consider these product highlights:

- Owner-occupied, primary residence only. Second



home and investment properties are not eligible.

- This product is income restricted, meaning that the total qualifying income of all borrowers, factored on an annual basis, cannot exceed 80% of the area's median income for the location of the property you are looking to purchase. Your lender has a Home Possible Income and Property Eligibility Tool

that can instantly tell you if you qualify. Give your local lender a call.

- You don't have to be a first-time homebuyer. But, if you are a first-time homebuyer, homeownership education and housing counseling will apply. Don't worry! These counseling sessions can be done online or via phone.
- Minimum FICO credit scores

do apply — check with your lender. Typically, no FICO score below 620 is eligible.

- You get the benefit of reduced mortgage insurance with Home Possible. At a higher loan to value of 97%, mortgage insurance would be factored at 35% coverage. With Home Possible, mortgage insurance coverage is 25%, saving you money on your monthly mortgage payment.
- Your entire down payment can come from gift funds. Lending gift funds are defined as monetary funds gifted to you from a relative, defined as the borrower's spouse, child or other dependent, or by any other individual who is related to

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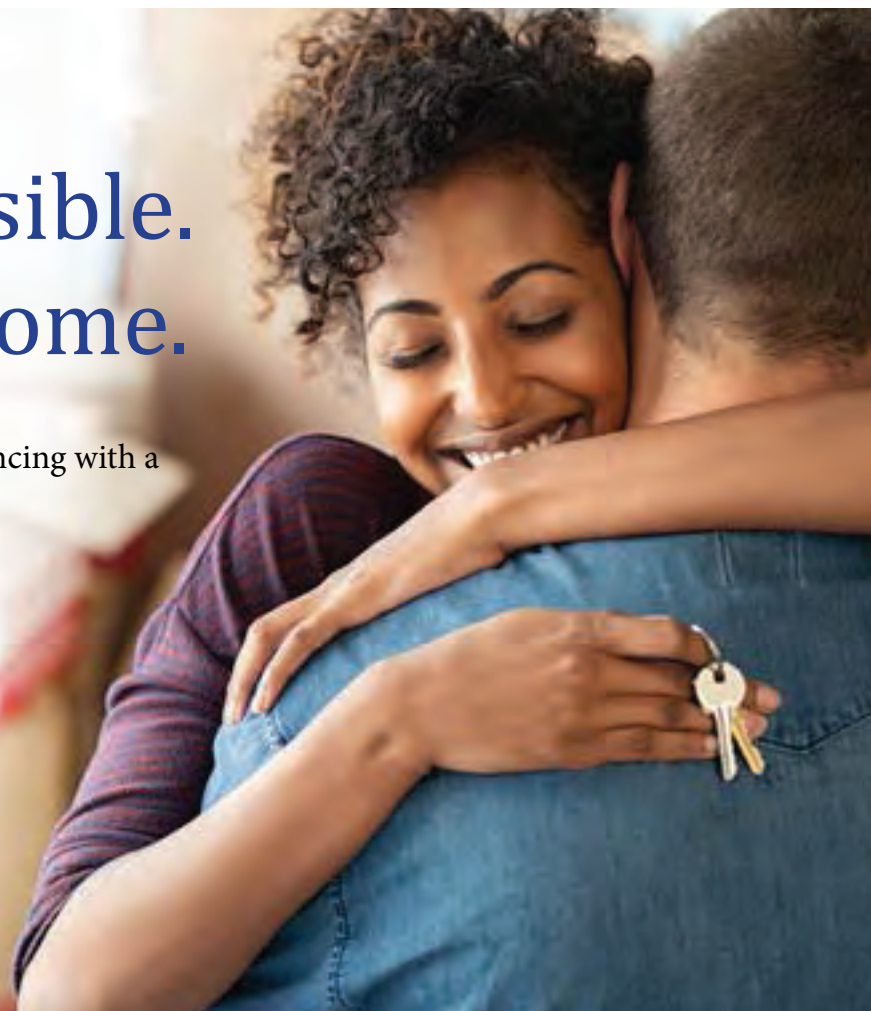
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The Importance Of A Sales Internship

Joel Landsman
Manager in Training
MWE Partnership



Working as a sales intern has been by far the most important piece of work experience I have had. I was an honors student at Howard Community College in Columbia, but I had little real-world business experience. As someone pursuing a career in finance, I knew that in order to be competitive, my soft skills and drive had to be a cut above the rest, and getting an internship was crucial.

Looking for a job that would allow me to cultivate and refine those skills,



I found the insurance sales internship through the college's internship fair. Regardless if an internship is paid or unpaid, the most important factor is strong mentorship, learning skills and business world experience. It so

happened that my internship allowed me to get paid.

At the age of 20, I was able to obtain a Maryland Health and Life license through an online licensing class. I have found the field of insurance to offer an

amazing career.

People need financial protection. Supplemental benefits pay cash directly to a person for accidents and illnesses that happen. These

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Internship Programs

Develop skills both in field and administration

Permanent positions will be available after internship is completed

Human Resources Leadership Development (PAID)

- o Review benefit packages for different industries and sizes of companies
- o Working alongside to brokers as they assist CEO's and HR's with benefits and payroll
- o Study how businesses can improve retention and attraction
- o Full cycle recruiting and hiring process
- o Tracking candidates for potential positions
- o Communicate with candidates throughout licensing

Clerical Intern

- o Organize aflac core products for enrollment meetings
- o Oversee and finalize application processes
- o Inputting coverage information
- o Calling clients and dr offices checking on claims
- o Preparation of packets/folders for upcoming enrollments
- o Work under company executives as support

Health Services Administration

- o Shadowing insurance claims with Claims Managers
- o Filing wellness forms for policyholders
- o Calling clients and dr offices checking on claims
- o Coordinating between drs and insurance companies
- o Inputting coverage information
- o Review supplemental benefits and core benefits

Administrative Support Intern

- o Build client relationships through multiple forms of communication
- o Work under company executives as support
- o Preparation of packets/folders for upcoming enrollments
- o Oversee and finalize application processes
- o Calling clients and drs offices checking on claims
- o Coordinating between drs and insurance companies
- o Inputting coverage information



Business Development Intern

- o Learn how to effectively manage resources
- o Develop relationships with community members
- o Networking with local groups and events
- o Overcoming objections with CEO's and HR's
- o Study how to improve retention and attraction
- o Working alongside to brokers as they assist CEO's and HR's with benefits and payroll

Marketing and Networking (PAID)

- o Market multiple ways with businesses
- o Networking with local groups and events
- o Overcoming objections with CEO's and HR's
- o Follow up on leads obtained through training
- o Working alongside brokers as they assist CEO's and HR's with benefits and payroll

For more information, please email our hiring manager Dale Shaddock at Dale.Shaddock@MWEPartnership.com or give him a call at 410-227-1089.



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Title Searches Still Matter — Even In The Internet Age

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filings, tax records, or other public information regarding the property.

Things To Be Learned From A Title Search

The point of a title search is to tell a prospective purchaser what rights and obligations they will be acquiring by purchasing the property. So they retain an attorney or a title abstractor to pull the various documents on file regarding the relevant property. From those, they can learn a significant amount of factual data: previous purchase prices,

amount of money secured by liens recorded against the property, real estate tax, any covenants recorded against the land, including government easements or HOA or condo covenants. A title search can reveal any easements affecting the property or prior litigation regarding the land. In short, it can tell an interested party the value of the property, issues that have arisen around it, and the rules and obligations that govern it. Additionally, a title search on surrounding property, including parcels without construction on them, could lead to valuable information

regarding what might be expected to materialize there in the future.

The Takeaway

The internet as a resource for quick and accessible information has made learning about real property easier than ever before. But when considering purchasing property or trying to learn more about a lot nearby, sometimes a title search can be extremely educational.

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The Severna Park Voice is published by



Family owned and operated since 1981

Please send your news to: spvnews@severnaparkvoice.com

P.O. Box 608
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Thinking About Buying Waterfront In Anne Arundel County?

Here's What You Need To Know



Mark Grifo
Coldwell
Banker

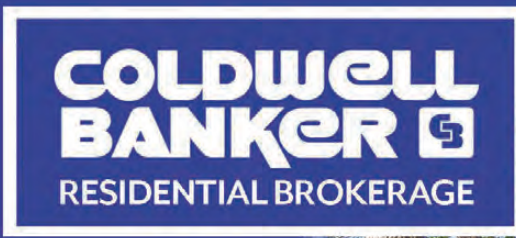
In 1984, the Maryland General Assembly passed the Chesapeake Bay Critical Area Law, which resulted in the creation of Anne Arundel County's Critical Area Program in 1988. This established the land area located 1,000 feet from any waterfront or tidal wetlands as "the critical area" including a

100-foot "critical area buffer," which is the area of land that extends landward from the mean high-waterline.

The land in the critical area is subject to multiple rules and regulations that might affect what a buyer can or cannot do with a property, which in turn might affect the price a buyer might pay for said property.

There are three land use classification categories — IDA, LDA and RCA — which contain specific criteria regarding grading, building and

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The David Orso Team Of Compass Expertise To Enhance The Commu

By Zach Sparks

When choosing a real estate agent to help them buy or sell a home, families consider an array of factors. They might look for someone experienced, someone who understands their needs, someone with neighborhood expertise, or someone who shares their best interest.

As someone with firm roots in the area, David Orso of Compass Real Estate has all those traits, which he uses to better the community.

"I was born and raised in this area," Orso said. "Both of my parents were school-teachers and Woods Memorial Church parishioners, so I'm very lucky to have been raised here. Now I'm raising three kids of my own, and

I'm lucky enough to have a job where I'm able to introduce people to this wonderful community."

That role often takes him beyond sales, giving him the opportunity to build personal relationships.

"I view myself as a guide to the process of home buying and home selling," Orso said. "I also see myself as a local guide, someone

who can be a connector and introduce people to great restaurants, to great service providers, to great outdoor activities, so I really view myself as the lifestyle guide for people."

Severna Park and Arnold continue to be sought-after communities, with amenities like the B&A Trail, proximity to Baltimore and Washington, D.C., and local



Real Estate Uses Community

traditions like Severna Park High School's Rock 'N' Roll Revival and the Greater Severna Park and Arnold Chamber of Commerce's annual Fourth of July parade. Those all make the area an enticing place to live, work and raise a family.

"There continues to be a renaissance in Severna Park and Arnold where the baby boomers that are established in the area are leaving and are selling their home, and the newer buyers are in their 30s and 40s, and looking to establish themselves, so it really is a changing of the guard," Orso said. "The same reason that the baby boomers established this area — which was really good schools, great outdoor activities, nice communities with water privileges, and the lifestyle — are the exact same reasons that 40 years later, a new generation is calling this home."

Those people are in luck, because the market is especially active right now. According to Orso, "2019 was the best year in Anne Arundel County real estate history. There were over 9,700 homes sold, and that is the most ever in Anne Arundel County. And that's hard for most people to believe; they think probably 2004, 2005, but the truth is that we're in the middle of an incredibly hot market. We are in a booming local economy."

That is great news for Orso because it allows him and his team to help more people.

"I have three agents on my team and we are a boutique," Orso said. "I think there is this misconception that I am running this really

big real estate office or this really big real estate team, when the truth is we have a very small boutique that is 100% focused on client service."

In keeping with that service-driven mindset, Orso is also active in the community through other endeavors, such as being the chairman of the board for the Severna Park Community Center.

"This year is the 25th anniversary of the community center," Orso said. "I'm proud to serve in a local organization that serves so many people in the area and is really the center of our community."

Orso looks forward to the rest of 2020 and the many more chances his team will have to better the community through their work.

"I'm proud to say that 2019 was the seventh year in a row that we were number one in Anne Arundel County," Orso said. "I'm proud to say we have continued to be voted Best Real Estate team or Best Real Estate Agent by publications like the Voice and What's Up? Annapolis."

Whether a family is buying or selling a home, Orso is confident that the David Orso Real Estate Team can help them find what they are looking for. To learn more or to schedule an appointment, call 443-372-7171 or visit www.davidorso.com.

"This continues to be a vibrant, thriving community and I'm happy to be a part of it and happy to introduce people to this area through real estate," Orso said. "I use real estate as my vehicle to making this a better community." ■



Five Pro Short-Term Rental Management Tips



Sean Degnan
iTripMD

Whether you're a new rental owner or an experienced host, managing a vacation property may feel stressful. However, it doesn't have to be a strenuous process. Just follow these property management tips.

First, offer easy and secure online booking options. Technology has changed the way customers search and book vacation rentals. In order to compete with larger companies and reach online users, maintain an SEO-friendly,

mobile-responsive website with secure online booking options. This helps customers find listings and provides a seamless booking experience. In the short-term rental

industry, one price does not fit all. Managers should adjust rental rates daily to keep current with trends, weather, events, and other factors that influence supply and demand.

In order to accurately price a rental, consider local market values. When compiling data, location dictates demand, as does time of year, number of available rentals in the area, and revenue accrued from comparative properties. Once all data has been studied, price the rental and adjust often to remain attractive.

Many owners list on sites such as Airbnb and Vrbo. However, listing site processes can become frustrating to managers who do not receive the same exposure as their competitors. For those who are trying to appear higher on listing sites, content is king. Each listing should have 30-plus photographs,

Continued on page 12



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When Is The Right Time To Make A Move?

Jennifer Yeatts
Realtor
Berkshire Hathaway PenFed Realty



While much of the spring real estate market involves people who are moving for a job transfer, to accommodate a growing family, or to enter a different school district, some clients will move simply by choice.

When is the right time to move?

- Has your family outgrown the community amenities? When your children have left the neighborhood school behind and no longer spend every summer moment at the local pool, it may be time to consider

if being within walking distance to both places is still a top priority. Chances are you paid a premium to be close to those features and may no longer need the convenience they offer.

- Do yard and home maintenance tasks keep you from doing the things you love? If the large, level lot and established trees that drew you to your home when you purchased it are anchoring you to your house every weekend in the summer and fall months, it may be time to let them go in favor of a smaller, more manageable yard.
- Have you dreamed of moving to a water-privileged neighborhood but resisted because you have school-aged children and don't want to change schools? If you move after the first



day of school, your child can continue in his or her school for the remainder of that school year. Or, if your child is currently in fourth, seventh or 11th grade, he or she may be able to finish the final year of attendance at that school. Some restrictions apply; speak

to your child's individual school and see your county's policy on out-of-area transfers for more information. Under these guidelines, you may be able to move out of your current neighborhood sooner than

Continued on page 14

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jennifer yeatts
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Is A New Home Possible?

Continued from page 3

the borrower by blood, marriage, adoption or legal guardianship; or a fiancé, fiancée, or domestic partner. A donor may not be, or have any affiliation with, the builder, the developer, the real estate agent, or any other interested party to the transaction.

- And let's not forget about grant funds. Grant funds are normally not repayable but may stipulate that you remain in your home for a certain number of years. Many grant programs are also income restricted and limited to first-time homebuyers, but there are programs that are

not just for first-time homebuyers. Through Federal Home Loan Bank of Atlanta, your bank can offer a Community Partners grant program that offers up to \$7,500. Eligible homebuyers include current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders who are first-time homebuyers or non-first-time homebuyers.

Arundel Federal Savings Bank offers Home Possible financing. Contact Rick Hutchison at 443-569-8834 or rhutchison@arundelfederal.com for details regarding loan programs and grant funds. ■

Five Rental Tips

Continued from page 10

an eye-catching headline, accurate description, guest reviews, up-to-date calendars, and easy booking and contact information.

Once your standout listing is priced accordingly, it's time to market the property. Create a budget and decide where to spend those dollars, and test different channels to ensure a return on investment. While pay-per-click ads on Google work well for some, others have more success advertising on social media. According to a Thnooz survey, 95% of respondents read reviews before booking. Short-term rental managers should increase traveler satisfaction in order to produce higher-quality reviews and build a database of recurring guests. To accelerate the process,

respond quickly to issues, provide home-like amenities, facilitate professional cleaning and inspections, and check on guests periodically during their stay. This extra attention to detail lets customers know you care about their experience.

The short-term vacation rental industry has skyrocketed in recent years with evolving changes and more competition popping up every day. The good news is you are not alone. Trained, professional management companies have the resources and staff to meet specific goals and manage each rental's specifications while owners work — and stress — less.

For more information, contact Sean Degnan at sean@itrip.net, 410-571-4076 or 833-iTripMD. ■

The Importance Of A Sales Internship

Continued from page 4

plans can cover all family members. Types of plans include hospital/maternity, accident, critical illness, short-term disability and permanent life insurance with long-term care insurance. Especially in times of uncertainty, insurance provides some peace of mind.

Whether the economy is up or down, insurance is still needed. Insurance plans can be purchased directly by the consumer, but more often they are purchased through voluntary payroll deduction from the company's payroll. This costs nothing to the employer to provide the service.

The career of insurance sales not only provides substantial commissions but also provides something called renewal commissions, which means you are paid year after year on the same plan. Very few careers offer this stability of income. It takes time to build, but it is definitely worth it.

A sales internship with insurance should involve the ability to work directly with business owners to implement and service their benefit programs to their employees. Expectations should be to have the ability to work on the front lines, with responsibilities including marketing, meeting with decision makers from an eclectic set of backgrounds, becoming familiar with key product knowledge, and educating employees on the options they have available to them. If you're reading this and think it is too "scary," I was nervous at first as

well. However, the direct, hands-on training style allowed me to get my "training wheels" and see how career professionals operate. Needless to say, things progressed rather quickly. Within less than a year, I had grown to be independent, and I began to run meetings on my own and build my personal book of business. Now, as I walk small-business owners and employees through their new voluntary benefits options and show them how it benefits their families in times of emergency, I know I am making a difference in their lives. I recommend an internship involving insurance and sales to see if you like it. You will certainly learn a lot.

Due to my success and work ethic, over the summer I was given the privilege to lead a small group of new interns, who collectively wrote \$30,000 of business and opened three new accounts. This was an engaging experience for them as well; I know a few of them have gone on to pursue full-time work and others have secured internships with highly regarded firms like T. Rowe Price. Now as a student in the Robert H. Smith School of Business at the University of Maryland, I have been able to find balance between my rigorous academic responsibilities and the ability to continue growing my insurance business. After I receive my bachelor's degree in finance, I expect that this experience is only the start to my long and fruitful career. ■

Passing On Your Real Estate



Steven Berger
Law Office
of Steven M.
Berger LLC

A home is often the largest asset families have to pass to the next generation. How the home is titled does affect the ease and cost of transferring the property after your death. Probate, transfer taxes and subsequent income taxes are all affected by how your property is titled. Title also affects getting a mortgage and the ability to sell a property.

The four most common ways to hold real estate are as a sole owner, tenants by the entirety, joint tenants with the right of survivorship, and tenants in common. **(1)** A sole



owner has complete control of the property and can sell or mortgage the property without permission of any other party. Upon death, the sole owner's property will be subject to probate and pass to the persons named in the

owner's will or to heirs defined by Maryland law. **(2)** Most married couples hold their home as tenants by the entirety. Tenants by the entirety provides immunity from a claim against one of the spouses and provides the right of survivor-

ship. **(3)** Joint tenants with the right of survivorship passes title to the surviving owners, avoiding probate. **(4)** Tenants in common exists where each party holds their separate interest in the property. Each tenant can pass their share of the property by will or intestate distribution. If your deed names multiple owners without the language of tenants by the entirety, husband and wife, or joint tenants, then the presumption is that each person holds their share as tenants in common.

Income, estate, inheritance and transfer taxes are all affected by how the property is titled. The general rule is that property owned by a decedent is adjusted to fair market value. A sole owner's property receives a full adjustment,

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Thinking About Buying Waterfront?

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land use. Learn which one of these classifications the property you are considering falls under and understand its criteria before purchasing property in the critical area.

Generally, a lot in the critical area is allowed to have a limited amount of impervious coverage. Impervious coverage includes a structure, accessory structure, pools, decks, parking areas, driveways and walkways. Anything covered with gravel, stone, shells, pavers, or any man-made material is also considered impervious by Anne Arundel County.

A buyer may or may not be permitted to make changes to a property dependent on the following zoning designations: R1 allows one dwelling unit per acre. R2 allows one dwelling unit per half acre (if on septic) and 2.5 dwelling units per acre if on public sewer. Lastly, R5 allows five dwelling units per acre.

Septic systems are common in Anne Arundel County. It's important that homebuyers are fully aware what they're getting into before they buy a home with septic in the critical area. Septic systems in Anne Arundel County are sized based on the total square footage of living space. If you're planning an addition or modification to the existing structure, the capacity of the existing septic system has to be

evaluated by the health department. In order to get any required permits to do an addition or renovation in the critical area, the septic may have to be replaced by a Nitrogen BAT (Best Available Technology) system, which can be costly. In that case, a perk test will most likely need to be done. These tests can be done only once a year during wet season in the spring. The timing and cost of this process should be considered.

All trees, including shrubs and vines, are considered habitat in the critical area. All vegetation removal, including dead or damaged trees, requires an approved vegetation management plan prior to removal.

When purchasing or selling a home, it's important to have a real estate agent who genuinely looks out for the interests of his or her clients. As presented in this article, buying waterfront properties in Anne Arundel County presents challenges over and beyond those that occur in a non-waterfront purchase. Choosing an agent who is knowledgeable about the critical area and doing your own due diligence prior to purchase will result in fewer surprises and disappointments down the road. Do your homework and use knowledgeable, local real estate professionals when purchasing a waterfront home. ■

Passing On Your Real Estate

Continued from page 13

tenants by the entirety property receives an adjustment for half the value, and the property adjustment for the surviving joint tenant or tenants should be adjusted to account for the ownership interest of the deceased tenant. Estate and inheritance taxes are based on the share of the deceased who owned the property. Those taxes are due whether or not the property passes through the probate process. Real estate transfer tax is due on the portion of property being transferred with exceptions for transfers to

relatives or as a distribution from an estate.

There are advantages and disadvantages to all of the titling options available. The takeaway is to consider your present situation and future considerations in titling your property. The counsel of an attorney is often beneficial before making changes. An attorney may suggest additional entities or ownership forms beyond the scope of this article; for example, revocable trusts, irrevocable trusts, limited liability companies and life estate deeds as tools to protect one of your most valuable assets. ■

When To Make A Move

Continued from page 11

anticipated.

- Has your home grown too large for your family? When there are more guest bedrooms than occupants and hobbies, it is time to consider moving to something that is a better fit for you and your lifestyle. At the same time, choosing a home that includes a main-level bedroom and bathroom will provide options for your future enjoyment of the home. What are the next steps?

Start early. If moving a household seems overwhelming, consider hiring a professional organizer to help sort through what will support your new lifestyle and what can be sold, donated or let go. If possible, move before selling your current house. This will give a clear focus to what will fit and what is needed in your new space, eliminating

guesswork and avoiding moving items unnecessarily. Consider a moving or downsizing party. Once you have tagged items you will be taking with you, invite friends and relatives to choose from the items you need to get rid of. You may be pleasantly surprised that some of your excess items are of interest to them, giving you less to sort.

When you have the luxury of choosing to move, you can take the time to be organized about the process, making it less stressful and more enjoyable for everyone.

Jennifer Yeatts, Realtor at Berkshire Hathaway HomeServices PenFed Realty, is a seniors real estate specialist, military relocation professional, and luxury collection specialist. To explore your home buying and selling options, contact her at 443-926-2402. ■

The State Of The Market

Pasquale Carannante
 Broker/
 Owner
 RE/MAX
 Experience



When I run into people, I'm always asked, "How is the market?" After reading this article, I hope to have answered that question for all our readers.

Over the last year, 1,015 homes were sold in Pasadena alone. That number is healthy and shows an increase in consumer confidence. With rates still at all-time lows, this number is expected to rise. The one number that seems to be decreasing over

the last three years is inventory. Currently, the inventory in Pasadena is hovering around 150 homes.

You may ask yourself, "What does that mean for the value of my home?" Low inventory and high demand coupled with low interest rates equals increased home values. In many cases, home values in certain communities have increased more than 9%. Overall, home prices in Anne Arundel County have increased to an average sales price of \$404,204.

All of these stats lead to one conclusion: It's going to be a busy spring and summer for the housing market. However, if you are

looking to sell, don't overlook the importance of curb appeal and updating your home. On average, updated homes sell twice as fast as their average-condition counterparts.

The bright side for buyers is that with continued low interest rates, the home of their dreams is not out of reach. However, since buying a home is in many cases the most expensive purchase of someone's life, please do not go at it alone. Find a local market expert who can explain local

trends and help you make an educated decision.

For more information, contact Pasquale Carannante at 410-255-0000 or 301-807-3265. RE/MAX Experience is located at 3820-H Mountain Road in Pasadena and is online at www.mrpasadena.us. ■

Interest Rates

Housing Value



“What does that mean for the value of my home?’ Low inventory and high demand coupled with low interest rates equals increased home values.”

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